

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
:   
SANDRA A. BIDDLE :   
:   
DEBTOR : NO. 16-14985 (JKF)

SECOND AMENDED CHAPTER 13 PLAN

The petitioner(s), herein, propose the following Plan under Chapter 13 of the U.S. Bankruptcy Code.

A. The future earnings or income of the Debtor(s) as may be necessary for the execution of this Plan are submitted to the control of the Standing Trustee, the sum of

**\$455.00 per month for 50 months.**

B. From the payments so received, the Standing Trustee shall make distributions in the following order of payment:

1. To the Standing Trustee, his costs, expenses and commissions in accordance with certain statutes, then

2. To the Attorney for the Debtor(s), the sum of \$2,000.00 or such sum as is allowed by the Court, upon application duly made and order entered, then

3. For or on account of administration expenses provided for under the Code or allowed by the Court, then

4. To the Priority Creditors of the Debtor(s), full payment, in deferred cash payments, of all claims entitled to priority under Section 507 of the U.S. Bankruptcy Code, as follows:

i) Upper Darby Township: \$1,733.48 or as proved and allowed.

5. To the secured creditors of the Debtor(s), as follows:

a) To the following secured creditors, the amount necessary to pay, in full, all **ARREARAGES** on mortgages or secured obligations on claims filed and allowed for the purpose of **CURING DEFAULT** on said obligations. These obligations are reinstated under the terms of the original contract. Regular monthly payments are to be paid directly to the creditors. The claims are follows:

i) Seterus, Inc. (Mortgage): \$15,253.50 or as proved and allowed.

b) To the following secured creditors who shall be satisfied entirely through this Plan. These creditors **SHALL NOT** receive regular monthly payments from the Debtor(s):

i) Ditech Financial LLC (Second mortgage): \$922.96 or as proved and allowed.

c) To the following secured creditor, payments to whom are current and to whom Debtor shall continue to pay outside of this Plan:

**NONE**

6. To all unsecured creditors, including those creditors whose claims, in part, are to be treated as unsecured claims under the provision of Code Section 1325(b), an amount equal to the pro rata share of their claims as filed and allowed.

C. The Debtor(s) hereby proposes SURRENDER of collateral as follows:

**NONE**

D. The following executory contracts of the Debtor(s) are REJECTED:

**NONE**

E. The following executory contracts shall be paid in full through the Debtor(s) Plan according to the original terms of said contract:

**NONE**

F. Title to Debtor(s)' property shall revert in Debtor(s) upon confirmation of the Plan or upon dismissal of the case after confirmation or upon closing of the case.

/s/ David B. Spitofsky  
Attorney for Debtor